

**Information to identify the case:**

Debtor 1	<u>Alfred Gabriele</u>	Social Security number or ITIN	xxx-xx-9073
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-23267-VFP			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alfred Gabriele

10/5/18

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Alfred Gabriele  
 Debtor

Case No. 18-23267-VFP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 29

Date Rcvd: Oct 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2018.

db  
 517624259 Alfred Gabriele, 111 Laurelwood Ct, Rockaway, NJ 07866-2250  
 Bby/cbna, PO Box 6497, Sioux Falls, SD 57117-6497  
 517624261 Chase Auto, PO Box 901003, Fort Worth, TX 76101-2003  
 517624263 Citibank/Best Buy, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034  
 517624266 #+Eastern Account System, 75 Glen Rd, Sandy Hook, CT 06482-1175  
 517624271 Midland Credit Management, attn: Mia Kiritsis, 1037 Raymond Blvd Ste 710,  
 Newark, NJ 07102-5427  
 517624272 Officer Edward J. Ajamian, 473 Broadway Ste 308-310, Bayonne, NJ 07002-3697  
 517624273 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, N.J. Division of Taxation Bankruptcy Sec,  
 PO Box 245, Trenton, NJ 08695-0245)  
 517624274 Superior Court of New Jersey, Law Division: Essex County, 465 Dr Martin Luther King Jr Blvd,  
 Newark, NJ 07102-1735  
 517624282 University Spine Center Pc, PO Box 21146, New York, NY 10087-1146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 06 2018 00:03:24 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 06 2018 00:03:19 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517624260 EDI: CAPITALONE.COM Oct 06 2018 03:33:00 CAPITAL ONE BANK USA NA,  
 Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 517624262 +EDI: CAUT.COM Oct 06 2018 03:33:00 Chase Auto Finance, National Bankruptcy Dept,  
 201 N Central Ave MSC AZ1-1191, Phoenix, AZ 85004-1071  
 517624264 EDI: DISCOVER.COM Oct 06 2018 03:33:00 Discover Fin Svcs LLC, PO Box 15316,  
 Wilmington, DE 19850-5316  
 517624265 EDI: DISCOVER.COM Oct 06 2018 03:33:00 Discover Financial, PO Box 3025,  
 New Albany, OH 43054-3025  
 517624267 EDI: IRS.COM Oct 06 2018 03:33:00 Internal Revenue Service,  
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
 517624268 EDI: CBSKOHLS.COM Oct 06 2018 03:33:00 Kohls/Capital One, Kohls Credit, PO Box 3120,  
 Milwaukee, WI 53201-3120  
 517624269 +EDI: CBSKOHLS.COM Oct 06 2018 03:33:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-7096  
 517624270 EDI: RESURGENT.COM Oct 06 2018 03:33:00 Lvnv Funding LLC, PO Box 1269,  
 Greenville, SC 29602-1269  
 517624275 EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, Attn: Bankruptcy, PO Box 103104,  
 Roswell, GA 30076-9104  
 517625596 +EDI: RMSC.COM Oct 06 2018 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517624276 EDI: TDBANKNORTH.COM Oct 06 2018 03:33:00 Td Bank N.A., 32 Chestnut St,  
 Lewiston, ME 04240-7744  
 517624277 EDI: TDBANKNORTH.COM Oct 06 2018 03:33:00 Td Banknorth, Attn: Bankruptcy, PO Box 1190,  
 Lewiston, ME 04243-1190  
 517624281 EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Motor Credit Co, 4 Gatehall Dr,  
 Parsippany, NJ 07054-4518  
 517624280 EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Motor Credit Co, Toyota Financial Services,  
 PO Box 8026, Cedar Rapids, IA 52408-8026  
 517624279 EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Financial Services, PO Box 5236,  
 Carol Stream, IL 60197-5236  
 517624278 +EDI: TFSR.COM Oct 06 2018 03:33:00 Toyota Financial Services, PO Box 5236,  
 Coral Stream, IL 60197-5236  
 517796255 EDI: BL-TOYOTA.COM Oct 06 2018 03:33:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 29

Date Rcvd: Oct 05, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
Scott J. Goldstein on behalf of Debtor Alfred Gabriele sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com; notices@uprightlaw.com; G31979@notify.cincompass.com  
Steven P. Kartzman on behalf of Trustee Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; nj16@ecfbis.com; jloewenstein@msklaw.net  
Steven P. Kartzman kartztee@optonline.net,  
jzapata@msklaw.net; nj16@ecfbis.com; jloewenstein@msklaw.net  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6